

[The Small Business Administration](#) (SBA) offers many loan and technical assistance programs, including special programs for women, minorities, and veterans, as well as the addresses of lead agencies in each state and U.S. territory. It also provides a review of federal assistance programs for disadvantaged businesses. Please note that while it awards some grants to organizations providing small business assistance to individuals, SBA does not offer monetary grants to individuals to start up or expand small businesses.

SBA's website offers a full range of fact sheets, program information, loan applications, regulations, suggestions on inexpensive software, and guides to state and local resources. Calendars and schedules of SBA-sponsored programs in each state can be found by selecting state and local SBA offices at the SBA website. The site also links to a number of registers and directories, including:

- ACE-Net, the access to capital electronic network, which facilitates contacts between small businesses seeking capital and potential investors;
- PRO-NET, an online directory of small and minority-owned businesses, information on contracting and subcontracting opportunities, and access to multiple electronic sources of procurement assistance;
- WomenBiz.gov, an Internet site which links women-owned businesses to information on federal agency procurement programs and contracting opportunities.

Additionally, to locate these and other organizations, one can use the Encyclopedia of Associations, a reference book that is available in most larger libraries.

SBA has a toll-free number for inquiries 1-800-UASK-SBA (1-800-827-5722) that is available from 8:30 a.m. to 6 p.m. eastern time, Monday through Friday. The SBA also has local offices with staff who can provide assistance; a list of these local offices is included online.

The U.S. Small Business Administration also provides information related to The Americans with Disabilities Act (ADA). The ADA gives federal civil rights protections to individuals with disabilities similar to those provided to individuals on the basis of race, color, sex, national origin, age, and religion. It guarantees equal opportunity for individuals with disabilities in public accommodations, employment, transportation, State and local government services, and telecommunications.